

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOANNA MCCREE

Debtor(s)

Case No. 17-23529

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2017.
- 2) The plan was confirmed on 10/18/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/15/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,748.10
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$2,748.10**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,691.01
Court Costs	\$0.00
Trustee Expenses & Compensation	\$121.36
Other	\$321.76

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,134.13**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	850.00	1,485.84	1,485.84	0.00	0.00
AT&T	Unsecured	318.00	NA	NA	0.00	0.00
CBNA	Unsecured	451.00	NA	NA	0.00	0.00
CBNA	Unsecured	316.00	NA	NA	0.00	0.00
CCS/FIRST SAVINGS BANK	Unsecured	773.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	738.67	738.67	0.00	0.00
COMMONWEALTH EDISON	Unsecured	500.00	387.64	387.64	0.00	0.00
CREDIT ONE BANK	Unsecured	806.00	NA	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	498.00	486.18	486.18	0.00	0.00
GATEWAY ONE LENDING & FINANCIAL	Unsecured	8,500.00	7,501.01	8,751.01	0.00	0.00
GATEWAY ONE LENDING & FINANCIAL	Secured	12,150.00	13,400.00	12,150.00	228.07	385.90
IL DEPT OF REVENUE	Priority	50.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	720.00	720.86	720.86	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	612.00	612.18	612.18	0.00	0.00
LVNV FUNDING	Unsecured	1,792.00	1,792.21	1,792.21	0.00	0.00
Mabt/Contfin	Unsecured	851.00	NA	NA	0.00	0.00
MID AMERICA BANK	Unsecured	286.00	319.55	319.55	0.00	0.00
MUNICIPAL COLLECTION OF AMERICA	Unsecured	1,000.00	353.69	353.69	0.00	0.00
NATIONAL SMALL LOAN	Unsecured	655.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	753.00	1,000.93	1,000.93	0.00	0.00
PAYDAY LOAN STORE	Unsecured	808.50	808.50	808.50	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	590.00	590.76	590.76	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	316.00	450.95	450.95	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	292.00	756.46	756.46	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	292.00	292.73	292.73	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	1,905.91	1,905.91	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	296.00	296.36	296.36	0.00	0.00
SIR FINANCE	Unsecured	792.00	670.78	670.78	0.00	0.00
SYNCHRONY BANK	Unsecured	194.00	194.22	194.22	0.00	0.00
TD BANK USA	Unsecured	348.00	348.38	348.38	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED NAVIENT SOLUTION	Unsecured	NA	10,041.35	10,041.35	0.00	0.00
USAA SAVINGS BANK	Unsecured	49.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,150.00	\$228.07	\$385.90
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,150.00</b>	<b>\$228.07</b>	<b>\$385.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,005.16</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,134.13</u>	
Disbursements to Creditors	<u>\$613.97</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,748.10</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/18/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.